

**Information to identify the case:**

Debtor 1

Sergio Laranjeiro

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6334

EIN --

Debtor 2

Lucia Laranjeiro

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9084

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **21-12357-MBK**

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sergio Laranjeiro

Lucia Laranjeiro

2/10/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sergio Laranjeiro  
Lucia Laranjeiro  
Debtors

Case No. 21-12357-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Feb 10, 2023

Form ID: 3180W

Total Noticed: 99

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Sergio Laranjeiro, Lucia Laranjeiro, 210 Lucia Ave, Middlesex, NJ 08846-1135
519160746	+ Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
519145877	+ Public Service Fcu, 619 Union Ave, Middlesex, NJ 08846-1963
519748463	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
519145882	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Mailcode VA-RVW-6290 POB 8509, Richmond, VA 23286-0001
519145909	+ Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 10 2023 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 10 2023 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519145840	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 10 2023 20:50:00	American Honda Finance, Attn: National Bankruptcy Center, Po Box 166469, Irving, TX 75016
519145839	+ Email/Text: bankruptcy@affinityfcu.com	Feb 10 2023 20:50:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
519195405	Email/PDF: bncnotices@becket-lee.com	Feb 10 2023 21:04:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519145841	+ Email/PDF: bncnotices@becket-lee.com	Feb 10 2023 21:04:22	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519145842	+ Email/Text: MtgBankruptcy@arvest.com	Feb 10 2023 20:49:00	Arvest Central Mortgage, 801 John Barrow Road, Suite 1, Little Rock, AR 72205-6511
519145843	EDI: BANKAMER.COM	Feb 11 2023 01:39:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519148790	+ EDI: BANKAMER2.COM	Feb 11 2023 01:44:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519145844	+ EDI: TSYS2	Feb 11 2023 01:39:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519145850	+ EDI: CITICORP.COM	Feb 11 2023 01:39:00	CBNA/Home Depot, Citi Cards Private Label Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
519151198	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 10 2023 20:50:00	CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275

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519145863	Email/Text: cfcbackoffice@contfinco.com	Feb 10 2023 20:49:00	Continental Finance Co, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
519145846	+ EDI: CAPITALONE.COM	Feb 11 2023 01:39:00	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519145847	+ EDI: CAPITALONE.COM	Feb 11 2023 01:39:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519145848	+ EDI: CAPITALONE.COM	Feb 11 2023 01:39:00	Capital One/boscovs, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519145849	+ EDI: CITICORP.COM	Feb 11 2023 01:39:00	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
519145853	+ EDI: CITICORP.COM	Feb 11 2023 01:39:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519145854	+ EDI: CITICORP.COM	Feb 11 2023 01:39:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
519145855	+ EDI: CITICORP.COM	Feb 11 2023 01:39:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519145856	+ EDI: CITICORP.COM	Feb 11 2023 01:39:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519145857	EDI: WFNNB.COM	Feb 11 2023 01:44:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519145858	+ EDI: WFNNB.COM	Feb 11 2023 01:44:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519145859	EDI: WFNNB.COM	Feb 11 2023 01:44:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519145860	EDI: WFNNB.COM	Feb 11 2023 01:44:00	Comenity Capital/IKEA, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
519145861	+ EDI: WFNNB.COM	Feb 11 2023 01:44:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519145862	+ EDI: WFNNB.COM	Feb 11 2023 01:44:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
519145864	+ EDI: CITICORP.COM	Feb 11 2023 01:39:00	Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
519145865	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 10 2023 21:03:54	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519152814	EDI: DISCOVER.COM	Feb 11 2023 01:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519145866	+ EDI: DISCOVER.COM	Feb 11 2023 01:39:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519145867	+ EDI: DISCOVERPL	Feb 11 2023 01:44:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
519145868	Email/Text: collecadminbankruptcy@fnni.com	Feb 10 2023 20:49:00	First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
519145870	Email/Text: bk@freedomfinancialnetwork.com	Feb 10 2023 20:49:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
519145869	+ EDI: AMINFOFP.COM	Feb 11 2023 01:44:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519145871	+ EDI: PHINGENESIS	Feb 11 2023 01:44:00	Genesis Financial/Jared, Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401

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519154835	+ EDI: AIS.COM	Feb 11 2023 01:44:00	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519215767	EDI: JEFFERSONCAP.COM	Feb 11 2023 01:44:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
519145851	EDI: JPMORGANCHASE	Feb 11 2023 01:39:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
519145852	EDI: JPMORGANCHASE	Feb 11 2023 01:39:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519186384	EDI: JPMORGANCHASE	Feb 11 2023 01:39:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519167052	+ Email/Text: RASEBN@raslg.com	Feb 10 2023 20:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519145872	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 10 2023 20:49:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519145880	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Feb 10 2023 20:49:00	State Farm Bank, Attn: Bankruptcy, Po Box 3298, Milwaukee, WI 53201
519145881	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Feb 10 2023 20:49:00	State Farm Financial S, Attn: Bankruptcy, 1 State Farm Plaza, Bloomington, IL 61710
519214064	Email/PDF: resurgentbknofications@resurgent.com	Feb 10 2023 21:04:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519145873	+ EDI: LENDNGCLUB	Feb 11 2023 01:39:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
519145874	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 10 2023 20:49:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
519145875	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2023 21:03:14	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
519145845	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2023 20:49:00	BBVA Compass, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
519216528	EDI: PRA.COM	Feb 11 2023 01:44:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519225709	EDI: PRA.COM	Feb 11 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519221870	EDI: PRA.COM	Feb 11 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o Jet Blue, POB 41067, Norfolk VA 23541
519221880	EDI: PRA.COM	Feb 11 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
519228633	EDI: PRA.COM	Feb 11 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519220568	EDI: PRA.COM	Feb 11 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
519145876	^ MEBN	Feb 10 2023 20:48:03	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519228885	+ Email/Text: bncmail@w-legal.com	Feb 10 2023 20:50:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519220080	EDI: Q3G.COM	Feb 11 2023 01:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519220081	EDI: Q3G.COM	Feb 11 2023 01:44:00	Quantum3 Group LLC as agent for, Comenity

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			Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519145878	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 10 2023 20:50:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519168977	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 10 2023 20:50:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519145879	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 10 2023 20:50:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519145883	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Syncb/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145885	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Syncb/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145886	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145887	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145884	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Syncb/ccdstr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145888	EDI: RMSC.COM	Feb 11 2023 01:39:00	Syncb/walmart, PO Box 530927, Atlanta, GA 30353-0927
519145889	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145890	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145891	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145893	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519145892	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519145894	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519145895	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145896	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
519145897	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519145899	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
519145898	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519145900	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145901	+ EDI: WTRRN BANK.COM	Feb 11 2023 01:44:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519145902	+ EDI: COMCASTCBLCENT	Feb 11 2023 01:39:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
519145903	+ EDI: CITICORP.COM	Feb 11 2023 01:39:00	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 6497, Sioux Falls, SD

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519145904	^	MEBN	Feb 10 2023 20:47:21	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
519222939	+	EDI: AIS.COM	Feb 11 2023 01:44:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519145905	+	Email/Text: vci.bkcy@vwcredit.com	Feb 10 2023 20:50:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003
519145907	+	EDI: WFFC2	Feb 11 2023 01:39:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
519145906	+	EDI: WFFC2	Feb 11 2023 01:39:00	Wells Fargo Bank NA, Mac F8234f-02f, Po Box 10438, Des Moines, IA 50306-0438
519153742	+	EDI: WFFC2	Feb 11 2023 01:39:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
519153248		EDI: WFFC2	Feb 11 2023 01:39:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519145908	+	EDI: WFFC2	Feb 11 2023 01:39:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
519145910	+	EDI: WFFC2	Feb 11 2023 01:39:00	Wfhm, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 93

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519195406	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519195407	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519156453	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

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Denise E. Carlon

on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Marcia Y. Phillips

on behalf of Debtor Sergio Laranjeiro Theladyphillips@gmail.com theladyjustice.phillips@gmail.com

Marcia Y. Phillips

on behalf of Joint Debtor Lucia Laranjeiro Theladyphillips@gmail.com theladyjustice.phillips@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5